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Moving to Coronado: A Checklist

Practical steps for a move, from three to six months out to your first 30 days.

Three to six months out

- [ ] Sit down with a lender early; a pre-approval shows what you can comfortably afford.
- [ ] Build a full monthly budget: principal and interest, property tax, insurance and any HOA dues or special-tax charges.
- [ ] **Coming from another state:** Talk to a CPA about California income tax before you arrive, particularly if your current state has none.
- [ ] **Coming from another country:** Ask a lender what income and bank records they need, and how long it takes to document money coming from another country.
- [ ] **If you are selling; Coming from elsewhere in California:** Find out what your current home would net, and decide whether the sale has to close before you buy.
- [ ] **If you are selling; Coming from elsewhere in California:** Homeowners 55 and older, and some others, should ask the assessor about carrying their tax base to a new California home (Proposition 19) before selling.
- [ ] **If you are renting:** Choose a rent you can sustain and set a date to reconsider buying, using the rent-versus-buy tool.
- [ ] Spend time in the area on a weekday morning, a weekend and an evening, and drive the commute at rush hour.
- [ ] **Coming from another state:** Ask whether the home has air conditioning and how it stays comfortable; some coastal homes do not have it.

One to three months out

- [ ] Set aside cash for closing costs (the closing cost tool gives a starting estimate) in addition to your down payment.
- [ ] Price the move itself early: compare movers, check their coverage and use the moving cost planner.
- [ ] **If you are selling:** Collect permits, HOA papers and repair records so buyers see a complete file.
- [ ] **If you are selling:** Request a personal market report and plan the repairs, staging and photography for your listing.
- [ ] Learn the neighborhood: groceries, parks, pharmacies and the routes you will actually use.

Once you are under contract

- [ ] Read the seller's disclosure package closely, including the Transfer Disclosure Statement and the hazard report, and list your questions for your agent.
- [ ] For a home in an association, get the rules, budget, reserve study and meeting minutes and read them within your contingency period.
- [ ] Get insurance quotes (homeowners, and earthquake or flood if you want them) before your contingency period ends.
- [ ] Expect to sign a Preliminary Change of Ownership Report at escrow; it is filed with the county assessor.

- [ ] Order a home inspection and a termite (wood-destroying pest) report soon after the contract is signed; both are customary here.
- [ ] Check that smoke and carbon-monoxide alarms are installed and the water heater is braced, as California requires.

Move week

- [ ] Arrange mail forwarding and send your new address to your bank, employer, insurers and subscription services.
- [ ] Walk through the home before you sign to confirm repairs, appliances and overall condition.
- [ ] Measure doors, stairs and rooms for big furniture, and ask your HOA or building about moving-truck rules.
- [ ] Pack an essentials box you open first: chargers, medications, documents, sheets and basic tools.

Your first 30 days

- [ ] Expect a supplemental property tax bill a few months after closing, and set money aside for it.
- [ ] **Coming from another state:** Look up the California DMV rules for new residents: a license within 10 days and vehicle registration within 20 are the general expectations.
- [ ] Change your voter registration to your California address.
- [ ] **Coming from another country:** Open a U.S. bank account, keep copies of your documents, and ask a lender how a U.S. credit history is built.
- [ ] **If you are renting:** Read the lease carefully for the notice, deposit and renewal provisions.
- [ ] On day one, change the locks, test the smoke alarms and find the water shut-off.
- [ ] Arrange utilities and internet before move day and ask for a year of past bills.
- [ ] Line up a doctor, dentist and vet and have your records and prescriptions transferred.
- [ ] **Coming from elsewhere in California:** License pets with the city or county and learn the trash, recycling and street-sweeping schedules.

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